Applicant: Philip A. Cooper et al. Attorney's Docket No.: 11910-002001

Serial No.: 09/641,589 Filed: August 18, 2000

Page : 2 of 9

## Amendments to the specification:

Please delete the title at the top of page 1 and add the following new title:

<u>DERIVING A PROBABILITY DISTRIBUTION OF A VALUE OF AN ASSET AT A FUTURE TIME</u>